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# Veteran Benefit and Resource Guide

Maine Bureau of Veterans' Services

Maine Veterans' Coordinating Committee

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# Veteran



## Benefit & Resource Guide

*Provided by*

*Maine Bureau of Veterans' Services  
and  
Maine Veterans' Coordinating Committee*

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## **STATE OF MAINE BENEFITS**

### **The Bureau of Maine Veterans' Services provides:**

- Information and Program Assistance on:
  - State and Federal Benefits
  - VA Claims and Appeals
  - Military Records (DD Form 214)
  - Advisory Commission on Women Veterans
- Memorial Facilities

Our intent is to ensure that Maine veterans and their dependents receive all entitlements due under the law, are relieved to the extent possible of financial hardship, receive every opportunity for self-improvement through higher education and are afforded proper recognition for their service and sacrifice to the Nation.

### **Veterans' Service Office Locations and Contact Information:**

- **Augusta:** Director, 430-6035, [mainebvs@maine.gov](mailto:mainebvs@maine.gov)  
117 State House Station, Augusta, ME 04333-0117
- **Bangor:** 941-3005, [Bangor.MaineBVS@maine.gov](mailto:Bangor.MaineBVS@maine.gov)  
35 State Hospital Drive, Bangor, ME 04401
- **Caribou:** 492-1173, [Caribou.MaineBVS@maine.gov](mailto:Caribou.MaineBVS@maine.gov)  
37 Lombard Road, Caribou, ME 04736
- **Lewiston:** 783-5306, [Lewiston.MaineBVS@maine.gov](mailto:Lewiston.MaineBVS@maine.gov)  
Lewiston Vet Center, 35 Westminster Street, Lewiston, ME 04240
- **Machias:** 255-3306, [Machias.MaineBVS@maine.gov](mailto:Machias.MaineBVS@maine.gov)  
27 East Main Street, Machias, ME 04654
- **Portland:** 878-2683, [Portland.MaineBVS@maine.gov](mailto:Portland.MaineBVS@maine.gov)  
Portland Vet Center, 475 Stevens Avenue, Portland, ME 04103
- **Springvale:** 324-1839, [Springvale.MaineBVS@maine.gov](mailto:Springvale.MaineBVS@maine.gov)  
628 Main Street, Springvale, ME 04083
- **Togus:** 623-5732, [mailvsome@va.gov](mailto:mailvsome@va.gov)  
VAM&ROC, Bldg. 248, Room 110, Togus, Maine 04330
- **Waterville:** 872-7846, [Waterville.MaineBVS@maine.gov](mailto:Waterville.MaineBVS@maine.gov)  
National Guard Armory, Drummond Avenue, Waterville, ME 04901

**Bureau Website:** <http://www.mainebvs@maine.gov>

## **MAINE VETERANS' MEMORIAL CEMETERY SYSTEM**

In order to qualify for eligibility, a veteran must meet one of the following requirements: a) Served in the active United States Armed Forces; b) Served in the Maine National Guard and died as a result of injury, disease or illness sustained while serving on state active service; c) Served in the Reserve Components and became eligible for retired pay under Title 10 USC chapter 1223 or would have been entitled to retired pay under chapter 1223 but for the fact they were under 60 years of age. In addition to the above, a veteran must have received a discharge under honorable conditions, provided that the discharge was not upgraded through a program of general amnesty. Eligible dependents may also be buried. They include spouses, surviving spouses, unmarried adult children who became incapable of self-support before reaching 18 years of age on account of mental or physical disabilities.

**The System consists of four cemeteries in the following locations:**

**Maine Veterans' Memorial Cemetery-Civic Center Drive**

129 Blue Star Avenue, Augusta, ME 04330

**Maine Veterans' Memorial Cemetery –Mt. Vernon Road**

163 Mt. Vernon Road, Augusta, ME 04330

**Northern Maine Veterans' Cemetery**

37 Lombard Road, Caribou, Maine

**Southern Maine Veterans' Cemetery**

83 Stanley Road, Springvale, Maine

**Hours of Operation**

Front gates are open 24 Hours/Day, 7 days/week

Office Hours: Monday – Friday 7:30a.m. to 4:00p.m.

### **Certificates of Eligibility**

Maine Veterans' Services recommends that any veteran and/or family of a veteran interested in burial in a Maine Veterans Memorial Cemetery complete a certificate of eligibility as soon as possible. The application form must be accompanied by an original DD-214 or a certifiable copy of the Record of Discharge from the armed services. The veteran can stop by the cemetery (Mt. Vernon Road or NMVS-Caribou) or the closest Maine Veterans' Services office with an original DD-214 or Record of Discharge and we will be glad to make a certifiable copy of the DD-214 to accompany the application.

**For information regarding eligibility or burial please contact the Maine Veterans' Memorial Cemetery-Mt. Vernon Road at 207-287-3481**



MAINE VETERANS' HOMES  
*caring for those who served*

## **MAINE VETERANS' HOMES**

Maine legislation created Maine Veterans' Homes in July 1977 as a public, not-for-profit organization. Our first Home was opened March 1983 in Augusta. Today, we have six Homes, with a total of 640 beds, located throughout the state. The Homes are recognized for their modern amenities, exceptional programs and full continuum of care.

To qualify for admission, the applicant must be an honorably discharged veteran who served on active duty in the United States Armed Forces and must either be a resident of Maine at the time of application, or have resided in Maine at the time of entry into the United States Armed Forces. Spouses, widows, widowers, and Gold Star parents of eligible veterans may also be eligible for admission. Gold Star parents are parents of a son or a daughter killed in the line of duty.

Maine Veterans' Homes provide the following care:

### **Medical Services**

Skilled Nursing Care  
Long-Term Care  
Residential Care  
Dementia Care  
Comfort Care  
Respite Care

### **Rehabilitative Services**

Speech-Language Therapy  
Occupational Therapy  
Physical Therapy

**Augusta:** 310 Cony Road, Augusta, Maine 04330  
(207) 622-2454 or 1-888-684-4664

**Bangor:** 44 Hogan Road, Bangor, Maine 04401  
(207) 942-2333 or 1-888-684-4665

**Caribou:** 163 Van Buren Road, Caribou, Maine 04736  
(207) 498-6074 or 1-888-684-4667

**Machias:** 1 Veterans Way, Machias, Maine 04654  
(207) 255-0162 or 1-888-866-4669

**Scarborough:** 290 US Route 1, Scarborough, Maine 04074  
(207) 883-7184 or 1-888-684-4666

**South Paris:** 477 High Street, South Paris, Maine 04281  
(207) 743-6300 or 1-888-684-4668

**Central Office:** 5 Community Way Suite 3, Augusta, Maine 04330  
(207) 622-0075 or 1-800-278-9494  
Fax: (207) 623-3093

[www.maineveteranshomes.org](http://www.maineveteranshomes.org)

## **RECREATIONAL LICENSES**

Complimentary licenses for individuals 70 years of age and over, and/or who are service-connected disabled war veterans evaluated as 70 percent or more, are eligible to receive a license that will allow them to hunt, fish, and trap. A complimentary license to hunt or fish, or a combination hunting and fishing license and, if requested, a pheasant hunting permit, and a muzzle-loading license under section 7107-A, shall be issued to any resident of the State of Maine who: Is a veteran as defined by Title 37-B, Section 505, subsection 1, paragraph A, subparagraph (5); has a service-connected disability evaluated at 100%. For further information contact Maine Veterans' Services or contact:

Department of Inland Fisheries and Wildlife – Complimentary Licenses 70 yrs+

41 State House Station

284 State Street

Augusta, ME 04333-0041

Tel: 207-287-8000

E-mail: [maryann.foy@maine.gov](mailto:maryann.foy@maine.gov)



## **DISABLED VETERANS ACCESS TO STATE PARKS AND RECREATIONAL FACILITIES**

Free access to parks and recreational facilities provided their vehicle has disabled veterans license plate on it.

- If not using the vehicle that the plate is on, a letter must be obtained from the Dept. of Motor Vehicles stating that they have a veteran's plate. (Call 624-9191 for a letter).
- If a veteran wants to make a campsite reservation he/she must obtain a letter from the VA verifying that they have a 100% service connected disability. Please submit the letter to Dept. of Conservation, Attn: Reservations, 22 State House Station. (Call 287-2209 for details.)

## **MAINE VETERANS' FREE LIFETIME DAY-USE PARK PASS**

The Department of Defense, Veterans and Emergency Management shall determine eligibility, based on an examination of an individual's discharge certificate from active duty services, also known as the DD214, whether the following criteria are met:

- The person is a resident of Maine; and
- The person received an honorable discharge or general discharge under honorable conditions.

If you are a veteran that meets the above criteria and would like to apply for a park pass, the application can be downloaded at <http://www.maine.gov/dvem/bvs/Park%20Passes.htm>. The veteran must print, complete and return the application to the following address along with a copy of their DD214 and a self-addressed stamped envelope. Mail completed application to: Bureau of Maine Veterans' Services, 117 State House Station, Augusta, ME 04333-0117

**PLEASE NOTE THAT MAINE VETERANS AGE 65 YEARS OR OLDER WILL NOT BE ISSUED A PARK PASS AS THEY ARE AUTOMATICALLY ENTITLED TO FREE ADMISSION AS A MAINE SENIOR CITIZEN.**

The pass does not expire and is valid for the lifetime of the veteran only and is limited to Maine State Parks and Historic Sites operated by the Maine Department of Conservation. Proper identification is

required. Passes are non-transferable and may not be used by anyone other than the veteran. Failure to abide by this will result in a loss of privileges.

This pass **is not valid** for the following locations: Acadia National Park; Baxter State Park; Allagash Wilderness Waterway; Penobscot Corridor; Penobscot Narrows Observatory; and Maine Wildlife Park.

## **TAX EXEMPTIONS FOR VETERANS**

Estates of veterans, real and personal, including property held in joint tenancy with the veteran's spouse or held in a revocable living trust for the benefit of that veteran, are exempt up to \$6,000 (\$7,000 for veterans who served during any federally recognized war period prior to World War II) of just valuation and only in the place where the veteran is a legal resident, provided the veteran is a legal resident of the State of Maine; and

- served during a federally recognized war period; and
- has reached the age of **62** years; or
- is receiving a pension or compensation from the United States Government for total disability, either service or non-service connected, as a veteran (VA Tax Code status should be reviewed annually) and;
- has notified in writing the assessors of the municipality in which he resides of his claim for exemption and furnished proof of his entitlement on or before April 1.

Paraplegic Veterans: Estates of paraplegic veterans are exempt up to \$47,500 of just valuation, for a specially adapted housing unit, only in the place where the veteran is a legal resident, provided the veteran is a paraplegic veteran, so-called, within the meaning of 38 United States Code, Chapter 21, Section 2101; and has received a grant from the United States Government for such specially adapted housing and meets the general criteria noted above.

Amount of Exempt Valuation: In determining the local assessed value of the exemption, the assessor shall multiply the amount of the exemption by the ratio of current just value upon which the assessment is based as furnished in the assessor's annual return to the State Tax Assessor. Exemptions apply only to property, or the interest in property, taxable in the place of the applicant's legal residence. Such property must be actually owned by the person eligible for exemption, by the veteran and the veteran's spouse in joint tenancy, or held in a revocable living trust for the benefit of the person eligible for exemption.

Proof of Entitlement: Copy of birth certificate together with presentation of honorable discharge papers, if the claim is based on age 62 or if 100% disabled a certificate or letter from the Veterans Administration or other federal agency that the applicant is receiving compensation or pension from the United States Government as a veteran or widow of a veteran.

See **Maine Revenue Services, Property Tax Bulletin No.7 – Tax Exemptions For Veterans** for the latest information. Bulletin and application forms are located on the Maine Revenue Services website: <http://www.maine.gov/revenue/forms/property/pubs/bull7text.htm>  
<http://www.maine.gov/revenue/forms/property/pubs/bull7.pdf>

### **Maine Revenue Services**

Property Tax Division - Veterans Property Tax Exemption  
PO Box 9106, Augusta, ME 04332-9106

Telephone # 624-5600; Unorganized Territory 624-5611; Municipal Services: 624-5600



## SPECIAL VETERANS' LICENSE PLATES

United States Medal of Honor Pearl Harbor Survivor		
Former Prisoner of War Purple Heart (vehicle and motorcycle)		
Disabled Veteran (vehicle and motorcycle) Special Veteran Plate		

### Special Commemorative Decals for Special Veterans Plate:

**Special Medal Decal:** Special commemorative decals for medals awarded are available for use with special veteran's registration plates to any person who served in the United States Armed Forces, was honorably discharged and was awarded a medal listed below when that person's application is accompanied by the appropriate military certification (DD 214) verifying that the medal was awarded to the applicant. One set of commemorative decals for each set of special veterans registration plates issued and decals must be displayed on the front and back plates. The fee for a set of commemorative decals is \$5.00.

Distinguished Service Cross	Asiatic-Pacific Campaign Medal
Navy Cross	Korean Service Medal
Air Force Cross	Vietnam Service Medal
Silver Star	Southwest Asia Service Medal
Distinguished Flying Cross	Armed Forces Expeditionary Medal
Bronze Star	Kosovo Service Medal
Soldier's Medal	Korea Defense Service Medal
Navy or Marine Corps Medal	Global War on Terrorism Medal
Airman's Medal	Iraq Campaign Medal
Coast Guard Medal	Afghanistan Campaign Medal
European-African-Middle Eastern Campaign Medal	New Additions: Combat Infantry Badge; Combat Action Badge; Combat Action Ribbon; Combat Medical Badge; Air Force Combat Action Medal; and National Emergency Ribbon

**Branch of Service Decal:** Special commemorative decals for branches of armed forces are available for use with special veterans' registration plates to any person who was honorably discharged. Application must be accompanied by the appropriate military certification verifying the applicant's service. Same rules apply as above. Special commemorative decals may be issued to applicants who served in the:

**US Army**  
**US Marine Corps**  
**US Navy**  
**US Air Force**  
**US Coast Guard**

Secretary of State  
 Bureau of Motor Vehicles – Veterans License Plates and Commemorative Decals  
 29 State House Station  
 101 Hospital Street, Augusta, Maine  
 Telephone: Registration Unit at 207-624-9000, Ext. 52149

## **BENEFITS AVAILABLE FROM THE DIVISION OF MOTOR VEHICLES**

If you have any questions related to the following, you will want to contact your nearest Motor Vehicle Office.

**DISABLED VETERAN:** Veterans who are 100% Service Connected Permanently Disabled and receive 100% compensation for their disability are exempt from one registration fee, title fee, and driver license renewal fee. They are not exempt from excise tax.

- These veterans **MUST** display Disabled Veteran plates on the vehicle on which they receive one exemption.
- Amputee veterans, who have the loss of or have lost the use of both legs, automatically qualify for the disabled veteran plate.
- A Disabled Veteran is issued a no fee permanent handicap parking placard with their Disabled Veteran plates (unless they are already in possession of one).

**AMPUTEE/BLIND VETERAN:** Veterans, who are blind, have loss of sight, or an amputee or have loss of a limb, are exempt from all Motor Vehicle related fees.

- Even though the veteran is exempt from excise tax, they have to have the excise forms typed first at their own town of legal residence before the registration can be processed.
- These Veterans can be exempt on only one vehicle.
- These veterans are not entitled to a disabled plate unless they can also produce the letter indicating that they are 100% service connected disabled receiving 100% benefits or unless they are a double amputee of the lower extremities or have loss of use of their lower extremities. To receive a placard or handicap plate, this Veteran must first complete a handicap application.

## **VETERANS DEPENDENTS EDUCATIONAL BENEFITS**

Free tuition is available for eligible spouses and children of veterans who attend Maine state-supported post-secondary vocational schools or institutions of collegiate grade.

For dependents to be eligible the veteran must have entered the military from Maine and/or resided in Maine for 5 years prior to applying and remains living in Maine while the dependent is receiving educational benefits and;

- Is living and is determined to have a total permanent disability resulting from a service-connected disability as a result of service or,
- Was killed in action or,
- Died from a service-connected disability as a result of service, or at the time of death was totally and permanently disabled due to service-connected disability, but whose death was not related to the service-connected disability.

## **STATE APPROVING AUTHORITY FOR VETERANS EDUCATION PROGRAMS**

Provides GI Bill Related Information on Programs at Educational Institutions Approved for Use of GI Bills

- College and University Programs
- Hospital Based Programs
- Career, Vocational and Technical non-degree Programs
- On-Job Training Programs Approved for Use of GI Bills
- Licensing and Certification Test Reimbursement Opportunities

### **Contact Information**

**Tel: 207 582-2100**

**Fax: 207 582-2104**

**E-mail: [SAA-VETS@maine.edu](mailto:SAA-VETS@maine.edu)  
[www.msaa.maine.edu](http://www.msaa.maine.edu)**

## **NORTHERN NEW ENGLAND TROOPS to TEACHERS PROGRAM**

The program is administered by the University of Maine System and provides referral and placement assistance.

- Assistance with Participation in Troops to Teachers Program
- General Information on Teacher Certification Requirements and Employment Opportunities
- Referrals to Departments of Education

### **Contact Information**

**Tel: 377-9767 OR 1 (888) 463-6488 [1 TTT 4ME NH VT]**

**Fax: 377-4663**

**E-mail: <http://www.newenglandttt.org>**

## **VETERANS SMALL BUSINESS LOAN PROGRAM**

The Finance Authority of Maine (FAME) administers a program whereby eligible resident veterans may obtain business loans from local lending institutions, which will be guaranteed up to a certain percentage based on amount of loan by the State of Maine. Each qualified veteran must first provide the Authority with his/her military discharge record (DD214 or equivalent).

Finance Authority of Maine

5 Community Drive, Augusta, Maine 04332-0949

Tele: (207) 623-0095 1-800-228-3734

Fax: (207) 626-2717

<http://www.famemaine.com/>

## **MAINE VETERANS COORDINATING COMMITTEE**

The Maine Veterans' Coordinating Committee was founded in 1972 by the Maine State Legislature to provide a forum for veterans' organizations to work together on behalf of Maine's veterans. Today, the Coordinating Committee's membership is made up of the following veterans' organizations. The Coordinating Committee meets monthly on the first Monday of the month at the Maine Veterans' Home in Augusta. There the committee receives updates from the VA Health and Benefits, Maine Veterans' Services, and Maine Veterans' Homes. Other attendees to the monthly meeting are representatives from Maine's Congressional Delegation.



American Veterans (AMVETS)

Disabled American Veterans (DAV)

Jewish War Veterans

Korean War Veterans

Marine Corps League

Military Order of the Purple Heart (MOPH)

Paralyzed Veterans of America (PVA)

Vietnam Veterans of America (VVA)

WAVES

40 and 8

York County Veterans Alliance

American Legion Auxiliary

Disabled American Veterans Auxiliary

Viet Nam Vigil Committee

Honorary Members

Gold Star Mothers

Gold Star Wives

Ex-POWs

World War I Veterans Families

### **Accredited Veterans' Representatives Located at VA Regional Office, Togus, Maine**

The following veterans' service organizations have Service Officers that are accredited with the Department of Veterans Affairs to represent veterans before the VA.

- |                                       |              |                        |
|---------------------------------------|--------------|------------------------|
| • American Legion (AL)                | 207-623-5726 | Room 318, Building 205 |
| • Disabled American Veterans (DAV)    | 207-623-5725 | Room 113, Building 248 |
| • Paralyzed Veterans of America (PVA) | 207-623-5367 | Roomn112, Building 248 |
| • Veterans of Foreign Wars (VFW)      | 207-623-5723 | Room 117, Building 248 |
| • Maine Veterans' Services (MVS)      | 207-623-5732 | Room 110, Building 248 |

(Maine Veterans' Services provides representation for the following veterans' organizations):

American Ex-Prisoners of War  
Jewish War Veterans of the USA  
Military Order of the Purple Heart  
Non-Commissioned Officers Association  
Veterans of World War I of the USA  
Vietnam Veterans of America

**Note:** If you are considering filing a claim for compensation or pension benefits please consider using one of the above organizations to assist you with the process. While the Department of Veterans Affairs is streamlining the application process it still is complicated and paperwork driven. Having a knowledgeable trained Veteran Service Officer assist you will greatly speed up and ease what can be a very stressful time for many veterans.

## **FEDERAL BENEFITS**

### **United States Department of Veterans Affairs (VA)**

#### **Broad Range of Services**

- Health Benefits and Services
- Board of Veterans Appeals
- Burial and Memorial Benefits
- Home Loan Guarantee Services
- Vocational Rehabilitation and Employment Services
- Life Insurance Program
- Education Benefits
- Compensation and Pension Benefits
- Life Insurance Program

#### **CONTACT INFORMATION FOR VETERANS' BENEFIT ADMINISTRATION (VBA):**

##### **Togus VA Regional Office**

###### **Phone Numbers:**

(207) 623-8411, ext. 5900

TDD - 1-800-829-4833

FAX: 207 623-5737

**Address:** Togus Regional Office,  
One VA Center, Augusta, ME 04330

**Location:** Building 248, Room 205

**Office hours:** 8:00 to 4:30, Monday to Friday

**Email:** [Togus.query@vba.va.gov](mailto:Togus.query@vba.va.gov)

**Webpage:** <http://www.vba.va.gov/ro/east/togus/>



**VA Benefits: 1-800-827-1000 or local (207) 623-8411, ext. 5900**

**Service Group Life Insurance: 1-800-419-1473**

**National Service Life Insurance: 1-800-669-8477**

**Education (GI Bill): 1-888-442-4551**

**Pension Center: 1-877-294-6380**

**Fiduciary: (207) 623-8411, ext. 5586**

**Status of Headstones and Markers: 1-800-697-6947**

**CHAMPVA – Denver, CO: 1-800-733-8387**

**Debt Management, ST Paul, MN: 1-800-827-0648**

**Vocational Rehab/Employment: (207) 623-8411 x-4600**

**Loan Guaranty – Manchester, NH: 1-800-827-6311**

**Homeless Veterans Coordinator: (207) 329-5981**

**Military Retired Pay: 1-800-321-1080**

**Returning OEF/OIF Combat Veterans: 1-877-421-8263, ext. 4534**

**VA SUICIDE HOT LINE 1-800-273-8255**

**Who Is Eligible?** The U.S. Department of Veterans Affairs, "VA" for short, offers a wide range of benefits to our Nation's veterans, service members, and their families.

**You may be eligible for other VA benefits if you are:**

- A veteran
- A veteran's dependent
- A surviving spouse or child of a deceased veteran
- A member of the Reserves or National Guard
- An active duty servicemember

**Disability Benefits:** the VA administers two disability programs. Both pay monthly benefits to disabled veterans and there is no deadline for applying for disability benefits

- **Disability Compensation:** The VA can pay you compensation if you are at least 10% disabled as a result of your military service.
- **Disability Pension:** The VA can pay you a pension if you are a wartime veteran with limited income and you are no longer able to work.

**Education and Training:** The VA pays benefits to eligible veterans, dependents, reservists, and service members while they are in an approved training program. **Time Limits:** Generally, *veterans* have 10 years from the date they were last released from active duty to use their education benefits. *Reservists* generally have 10 years from the date they became eligible for the program unless they leave the Selected Reserves before completing their obligation. *Spouses* generally have 10 years from the date we first find them eligible. *Children* are generally eligible from age 18 until age 26. These time limits can sometimes be extended. Our major programs are:

- **Montgomery GI Bill:** Persons who first entered active duty after June 30, 1985, are generally eligible. Some Vietnam Era veterans and certain veterans separated under special programs are also eligible. *The bill also includes a program* for certain reservists and National Guard members.
- **Veterans Educational Assistance Program (VEAP):** This program is for veterans who entered active duty for the first time after December 31, 1976, and before July 1, 1985, and contributed funds to this program.
- **Survivors' & Dependents' Educational Assistance:** Some family members of disabled or deceased veterans are eligible for education benefits.
- **Post – 9/11 GI Bill:** This is an education benefit program for Servicemembers and Veterans who served on active duty after September 10, 2001.

**Vocational Rehabilitation & Employment:** The VA can help veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. You generally have 12 years from the date we tell you in writing that you have at least a 10 percent rating for a service-connected disability. Some of the services provided are:

- **Job Search; Career Exploration; and/or Education Training:** Assistance in finding and maintaining suitable employment
- **Vocational Evaluation; Vocational Training; and/or Rehabilitation Service:** Supportive rehabilitation and counseling services.

**Home Loans:** VA offers a number of home loan services to eligible veterans, some military personnel, and certain spouses.

- **Guaranteed Loans:** The VA can guarantee part of a loan from a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or certain types of condominiums. The VA also guarantees loans for building, repairing, and improving homes.
- **Refinancing Loans:** If you have a VA mortgage, The VA can help you refinance your loan at a lower interest rate. You may also refinance a non-VA loan.
- **Special Grants:** Certain disabled veterans and military personnel can receive grants to adapt or acquire housing suitable for their needs.
- **Time Limits:** There is no time limit for a VA home loan, except for eligible reservists. Their eligibility expires September 30, 2009.

**Burial Benefits:** The VA offers certain benefits and services to honor our Nation's deceased veterans.

- **Headstones and Markers:** The VA can furnish a monument to mark the unmarked grave of an eligible veteran.
- **Presidential Memorial Certificate (PMC):** The VA can provide a PMC for eligible recipients.
- **Burial Flag:** The VA can provide an American flag to drape an eligible veteran's casket.
- **Reimbursement of Burial Expenses:** Generally, The VA can pay a burial allowance of \$2,000 for veterans who die of service-related causes. For certain other veterans, The VA can pay \$300 for burial and funeral expenses and \$300 for a plot. For those veterans buried in a State Veterans Cemetery the VA pays the \$300 plot allowance to the State Veterans Cemetery where the veteran is buried.
- **Burial in a VA National Cemetery:** Most veterans and some dependents can be buried in a VA national cemetery.
- **Time Limits:** There is no time limit for claiming reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within 2 years of the veteran's burial.

## **Dependents' and Survivors' Benefits**

**Dependency and Indemnity Compensation (DIC)** is payable to certain survivors of:

- Servicemembers who died on active duty
- Veterans who died from service-related disabilities
- Certain veterans who were being paid 100% VA disability compensation at time of death



**Death Pension** is payable to some surviving spouses and children of deceased *wartime* veterans. The benefit is based on financial need.

**Time Limits:** There are no time limits for applying for the benefits described above.

### **CONTACT INFORMATION FOR VETERANS' HEALTH ADMINISTRATION (VHA):**

#### **Togus VA Medical Center**

Phone Numbers:

Togus Medical Center - 1-877-421-8263

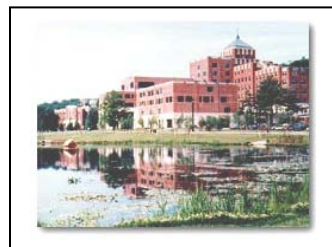
Address: Togus VA Medical Center  
One VA Center, Augusta, ME 04330

Location: Building 200, Main Lobby

Hours: 8:00 to 4:00, Monday to Friday

Email: [Togus.query@vba.va.gov](mailto:Togus.query@vba.va.gov)

Webpage: <http://www.togus.va.gov>



**Togus Women Veterans' Clinic 207-623-8411 x-5039**

**Medical Release of Information: 1-877-421-8263, ext. 5232**

**Health Benefits Advisor: 1-877-421-8263, ext. 5688**

**Gulf War/Agent Orange Helpline: 1-800-749-8387**

**Mammography Helpline: 1-888-492-7844 or (207) 623-8411, ext 5208)**

**DAV Transportation: 1-877-421-8263, ext. 5790 or (207) 623-5790**

**Health Care Benefits (Atlanta, GA): 1-877-222-8387**

**Fee Services – Medical 1-877-421-8263, ext. 7222**

**Patient Representative: (207) 623-5760**

**Pharmacy (refills): 1-877-421-8263, ext. 5751**

**Returning OEF/OIF Combat Veterans: 1-877-421-8263, ext. 3078/4266/5344**

#### **Community Based Outpatient Clinics (CBOCs)**

- **Bangor:** 35 State Hospital Drive, Bangor, Maine 04401  
Phone: (207) 561-3600 or Toll Free 1-877-421-8263 x 3600
- **Calais:** 50 Union Street, Calais, ME 04619  
Phone: (207) 904-3700 or Toll Free 1-877-421-8263 x 3700
- **Caribou:** 163 Van Buren Road, Suite 6, Caribou, ME 04736  
Phone: (207) 493-3800 or toll free 1-877-421-8263 x 3800
- **Lewiston:** 15 Challenger Drive, Lewiston, ME 04240  
Phone: (207) 753-4601 or Toll Free 1-877-421-8263 x 4601
- **Lincoln:** 99 River Road, Lincoln, ME 04457  
(207) 403-2000 or toll-free (877) 421-8263 x 2000

- **Rumford:** 431 Franklin Street, Rumford, ME 04726  
Phone: (207) 369-3200 or toll-free (877) 421-8263 x-3200
- **Saco:** 655 Main Street, Saco, ME 04072  
Phone: 207-294-3100 or toll-free (877) 421-8263 x-3100

## **VA SUICIDE HOT LINE 1-800-273-8255**

### **Part-Time Access Points – Primary Care**

- **Houlton:** Houlton Regional Hospital – Call (207) 403-2000 for appointments or information
- **Fort Kent:** Northern Maine Medical Center – Call (207) 493-3800 for appointments or information.

### **VA Mental Health Clinics**

- **Bangor Mental Health Clinic:** 207 561-3650 or (877) 421-8263, ext. 365  
35 State Hospital Drive, Bangor, ME 04401
- **Portland Mental Health Clinic:** 207-771-3500 or 1-877-421-8263, ext. 3500  
73 Washington Ave, Portland, ME 04101

### **Vet Centers**

Vet Centers provide readjustment counseling and outreach services to all veterans who served in any combat zone. Services are also available for their family members for military related issues. Veterans have earned these benefits through their service and all are provided at no cost to the veteran or family. The Department of Veterans Affairs Vet Center program operates a system of 207 community based counseling centers. The Vet Centers are staffed by small multi-disciplinary teams of dedicated providers, many of which are combat veterans themselves.

The family members of service members who die of any cause while on active duty, to include federally activated Reserve and National Guard personnel are eligible for Vet Center services for bereavement counseling, this includes surviving parents, spouses, children and siblings.

- **Bangor:** 207 947-3391, 352 Harlow Street, In-Town Plaza, Bangor, ME 04401
- **Caribou:** 207 496-3900, 456 York Street, York Street Complex, Caribou, ME 04736
- **Lewiston:** 207 783-0068, 35 Westminster Street, Lewiston, ME 04240
- **Portland:** 207 490-3584, 475 Stevens Avenue, Portland, ME 04103

- Sanford: 207 490-1513, 628 Main Street, Springvale, ME 04083

Vet Center staff are available toll free during normal business hours at 1-800-905-4675.

**VA Homeless Veterans Coordinator:** (207) 623-8411, ext.5658 or ext. 5408

**Who Is Eligible For Health Care?** You may be eligible for VA *health care benefits* if you are a veteran.

**Health Care:** The VA provides a number of health care services.

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling
- Specialized health care for women veterans at the VA Women Veterans Clinic 207-623-8411 x-5039
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for military service exposure, including Gulf War, Agent Orange, radiation, or other environmental hazards.

**Combat Veterans:** VA will provide combat veterans free medical care for any illness possibly associated with service against a hostile force in a war after the Gulf War or during a period of hostility after November 11, 1998 and have been discharged other than dishonorable. This benefit may be provided for five years from the veteran's release from active duty.

## **Life Insurance**

- **Servicemembers Group Life Insurance (SGLI)** is low-cost term life insurance for service members and reservists. Generally, coverage begins when you enter the service. It is available in amounts up to \$250,000. Generally, it expires 120 days after you get out of the service.
- **Veterans Group Life Insurance (VGLI)** is renewable five-year term life insurance for veterans. It is available in amounts up to \$250,000. You may apply any time within 1 year from the date your *SGLI* expires.
- **Service-Disabled Veterans Insurance**, also called "*RH*" Insurance, is life insurance for service-disabled veterans. The basic coverage is \$10,000. If your premium payments for the basic policy are waived, due to total disability, you may be eligible for a supplemental policy of

up to \$20,000. Generally, you have 2 years after being notified of your service-connected disability to apply for basic coverage.

- **VA Civilian Health and Medical Program (CHAMPVA)** shares the cost of medical services for eligible dependents and survivors of certain veterans.

## **Employment Benefits Available**

### **Maine Department of Labor**

The Department of Labor provides dedicated support for veterans through the Career Centers in Maine. Veterans looking for assistance in finding employment should call the Career Center Hotline to locate the nearest Career Center to their home or they can find the information by visiting the Career Center Website if they have access to a computer with internet capability.

<http://www.mainecareercenter.com/>

**Career Center Central Hotline at 1-888-457-8883.**

### **United States Small Business Administration**

#### **Veterans in Small Business**

**The U.S. SBA provides:**

- Loan guarantees
- Business counseling
- Technical assistance to veterans wishing to enter into business
- **In Maine: Mr. Herbert Thomas, Tel: 592-4522**  
**Email: [herbert.thomas@sba.gov](mailto:herbert.thomas@sba.gov)**



U.S. Small Business Administration, Maine District Office, Edmund S. Muskie Federal Building, Room 512, 68 Sewall Street, Augusta, Maine 04330

### **United States Department of Labor** **Employment Services for Veterans**



The U.S. DOL Veterans' Employment and Training Service, (VETS) provides employment and training services through two principal programs:

- Disabled Veterans' Outreach Program (DVOP)
- Local Veterans' Employment Representatives Program. United States Department of Veterans Affairs (LVER)
- In Maine: Position not currently filled due to retirement , please call 1-866-4-USA-DOL (TTY: 1-877-889-5627) for assistance.

## **HOT Numbers**

**VA SUICIDE HOTLINE**                      **1-800-273-8255**

### **VA Compensation and Pension Questions**

**VA Benefits**                                      **1-800-827-1000**  
   **207 623-8411, ext 5900**

**Returning OIF/OEF Veterans**              **1-877-421-8263, ext 4534**

### **VA Healthcare Questions/Enrollment**

**VA Healthcare Benefits Advisor**              **1-827-421-8263, ext. 5688**

**Returning OIF/OEF Veterans**              **1-877-421-8263, ext 3078/4266/5344**

**VA Homeless Veterans**                      **207 623-8411, ext. 5658/5408**

### **Help Filing a Claim for Compensation for Injuries or Illness Related to your Military Service**

**Maine Veterans' Services**                      **207 623-5732    (Togus Office)**

(See page 4 of pamphlet for closest Maine Veterans' Service Field Office to your location)

**American Legion**                                      **207 623-5726    (Togus Office)**

**Disabled American Veterans**                      **207 623-5725    (Togus Office)**

**Veterans of Foreign Wars**                      **207 623-5723    (Togus Office)**